



Advantage Management

How the company successfully transitioned employees to a consumer driven health plan

Advantage Management provides management and administration consulting services in the transportation industry to Dart Transit Company, one of the largest truckload carriers in the United States, and the Dart Network Companies with locations in Minnesota, Georgia, Indiana, and Texas. Facing rising costs and changes in the national health care space, the company reevaluated its employee benefits offering in 2014.

Advantage Management concluded that it was time to overhaul its health care benefit offerings and took on a consumer driven health plan that included a health savings account (HSA) replacement through Further. With more than 1,000 employees located across the country - more than half of whom are constantly on the road - the team knew it needed a well-defined rollout plan in order to introduce these changes.

"...the team is really seeing the benefits of how the HSA quickly adds up, even if they're only putting in \$5 a paycheck."

Beth Steele

Human Benefits Manager at Advantage Management

Introducing the Health Savings Account

"We knew the first year was going to be a huge change for our employees," said Beth Steele, benefits manager at Advantage Management. "We hosted a number of webinars and face-to-face meetings before our official open enrollment period so people could ask questions and have time to become comfortable with the information. It definitely took time for everything to sink in."

In order to find out what employees already knew about HSAs, Beth hosted a pizza party and gathered information from the attendees. She found that employees did know a lot, but that their knowledge needed to be supplemented with information sessions run by Further representatives who could answer questions face-to-face.

To teach the driver population, the company used PeopleNet, a communications tool that allowed drivers to participate in information sharing sessions while on the road, in addition to call-in sessions where drivers could ask questions.

A Shift in Messaging

Part of the messaging shift was a focus on being more consumer directed, or shopping around for care, since going to the Emergency Room could now be more expensive with higher deductibles. This led to introducing online care for employees - a significant convenience for them, seeing as so many are on the road at any given time.

Through solid planning, strong relationships and lots of communication, Advantage Management successfully transitioned its team from a traditional health plan to a consumer driven health plan. In the span of just one year, Advantage Management saw an attitude shift when employees were able to experience the full benefits of the account.

Adoption Today

Today, more than 1,204 employees participate in the plan and use the HSA - and almost half are contributing their own money into their HSAs. What's more, on two occasions, Steele has been called the "lottery lady" because employees realized they have accrued a significant sum of money in their HSAs.

"Questions still arise today—mostly around eligible expenses—but overall the team is really seeing the benefits of how the HSA quickly adds up, even if they're only putting in \$5 a paycheck," said Steele. Further is also on-hand at open enrollment in order to answer questions on eligible expenses, tax savings, and investing.

Overall, Advantage Management saved money on health care offerings, and now can offer a robust wellness program - gym memberships, onsite aerobics, etc. - using those funds, which in turn directly benefit the employees themselves, leading to a happier, healthier workforce.

Advantage Management HSA Success Checklist

- Partnered with health plan provider and Further to make the decision to change plans
- Started communicating with employees prior to open enrollment to allow time for change to sink in
- Continued communication post open enrollment
- Used various channels to reach all employees:
 - Face-to-face
 - Webinars
 - PeopleNet (in-truck communication tool for drivers)
 - Onsite health fairs
- Used creative communication tactics, like screen sharing webinars
- Used all available resources to share information (printed collateral, lots of examples to show best/worse-case scenarios, etc.)
- Reiterated key messages to ease hesitations about how HSAs work:
 - "The money in your HSA is yours to keep" (team was more familiar with FSAs and "use it or lose it" policy)
 - The money put into an HSA has a triple tax advantage

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